IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor: James Templeton

Application No. : 09/901,954

Confirmation No. : 7267

Filed : July 10, 2001 Docket : PAY00-003

Title : System and Method for Verifying a Financial Instrument

Group/Art Unit : 3692

Examiner : Nga B. Nguyen

REPLY UNDER 37 C.F.R. § 1.116

Commissioner for Patents Alexandria, VA 22313

Sir:

In response to the final office action mailed July 10, 2007, please amend the subject application as follows and consider the corresponding Remarks.